

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Frederick R. Naddeo  
 Debra A. Naddeo  
 Debtors

Case No. 20-11230-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Keith  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Mar 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2020.

db/jdb  
 tr +Frederick R. Naddeo, Debra A. Naddeo, 385 Upland Way, Drexel Hill, PA 19026-1023  
 +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
 Reading, PA 19606-2265  
 14474699 +American Collections E, 6094d Franconia Rd, Alexandria, VA 22310-4433  
 14474700 +Aqua Pennsylvania, PO Box 70279, Philadelphia, PA 19176-0279  
 14474705 +Crozer-Keystone Health System, PO Box 9800, Coral Springs, FL 33075-0800  
 14474709 +John L. McClain and Associates, PC, PO Box 123, Narberth, PA 19072-0123  
 14474710 +KML Law Group, PC, 701 Market Street, Philadelphia, PA 19106-1538  
 14474712 +MIDLAND FUNDING LLC, 7 ENTIN RD, PARSIPPANY NJ 07054-5020  
 14474711 +Midland Funding, 320 East Big Beaver, Troy, MI 48083-1271  
 14474713 +Pheaa, Pob 61017, Harrisburg, PA 17106-1017  
 14474716 +Select Portfolio Svcin, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007  
 14474717 +Thom/total Crd, Po Box 85710, Sioux Falls, SD 57118-5710  
 14474718 +Tom Jefs Uni, 1020 Walnut St, Philadelphia, PA 19107-5567  
 14474719 +U S Dept Of Ed/gsl/at1, Po Box 5609, Greenville, TX 75403-5609  
 14474720 +UPPER DARBY TOWNSHIP, c/o John McMullan Fin Dir, 100 GARRETT ROAD,  
 UPPER DARBY, PA 19082-3135

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: aaamccclain@aol.com Mar 07 2020 03:06:22 JOHN L. MCCLAIN,  
 John L. McClain and Associates, P.O. Box 123, Narberth, PA 19072-0123  
 smg E-mail/Text: megan.harper@phila.gov Mar 07 2020 03:08:13 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 07 2020 03:07:21  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 07 2020 03:08:09 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Mar 07 2020 03:07:53 United States Trustee,  
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908  
 14474698 +EDI: GMACFS.COM Mar 07 2020 07:53:00 Ally Financial, P.o. Box 380901,  
 Bloomington, MN 55438-0901  
 14474701 +EDI: TSYS2.COM Mar 07 2020 07:53:00 Barclays Bank Delaware, P.o. Box 8803,  
 Wilmington, DE 19899-8803  
 14474702 +EDI: CAPITALONE.COM Mar 07 2020 07:53:00 Capital One Bank Usa N, Po Box 30281,  
 Salt Lake City, UT 84130-0281  
 14478398 +E-mail/Text: bankruptcy@cavps.com Mar 07 2020 03:08:04 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 14474703 +EDI: WFNNB.COM Mar 07 2020 07:53:00 Comenitycb/ulta, Po Box 182120,  
 Columbus, OH 43218-2120  
 14474704 +EDI: CONVERGENT.COM Mar 07 2020 07:53:00 Convergent Outsourcing, Po Box 9004,  
 Renton, WA 98057-9004  
 14474706 +E-mail/Text: bknotice@ercbpo.com Mar 07 2020 03:07:57 Enhanced Recovery Co L,  
 Po Box 57547, Jacksonville, FL 32241-7547  
 14474707 E-mail/Text: creditsolutiongroup@fmfcu.org Mar 07 2020 03:06:29 Franklin Mint Fcu Il,  
 5 Hillman Drive, Chadds Ford, PA 19317  
 14474708 +EDI: PHINAMERI.COM Mar 07 2020 07:53:00 Gm Financial, Po Box 181145,  
 Arlington, TX 76096-1145  
 14478824 E-mail/PDF: resurgentbknofications@resurgent.com Mar 07 2020 03:12:44 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14474714 +EDI: PRA.COM Mar 07 2020 07:53:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 100,  
 Norfolk, VA 23502-4952  
 14474715 +E-mail/Text: colleen.atkinson@rmscollect.com Mar 07 2020 03:09:00 Receivable Management,  
 Pob 17305, Richmond, VA 23226-7305  
 14474721 +EDI: WFFC.COM Mar 07 2020 07:53:00 Wf/preferr, Po Box 14517, Des Moines, IA 50306-3517  
 TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: Keith  
Form ID: 309I

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 08, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 6, 2020 at the address(es) listed below:

JOHN L. MCCLAIN on behalf of Debtor Frederick R. Naddeo aaamccclain@aol.com,  
edpabankcourt@aol.com  
JOHN L. MCCLAIN on behalf of Joint Debtor Debra A. Naddeo aaamccclain@aol.com,  
edpabankcourt@aol.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

<b>Information to identify the case:</b>		
Debtor 1	<b>Frederick R. Naddeo</b>	Social Security number or ITIN <b>xxx-xx-5659</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Debra A. Naddeo</b>	Social Security number or ITIN <b>xxx-xx-5088</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter <b>13 2/28/20</b>
Case number:	<b>20-11230-jkf</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Frederick R. Naddeo	Debra A. Naddeo
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	385 Upland Way Drexel Hill, PA 19026	385 Upland Way Drexel Hill, PA 19026
<b>4. Debtor's attorney</b> Name and address	JOHN L. MCCLAIN John L. McClain and Associates P.O. Box 123 Narberth, PA 19072-0123	Contact phone 215-893-9357 Email: <a href="mailto:aaamccclain@aol.com">aaamccclain@aol.com</a>
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: <a href="mailto:ECFMail@ReadingCh13.com">ECFMail@ReadingCh13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M.; Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 3/6/20

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>April 10, 2020 at 9:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>Suite 18-341, 1234 Market Street, Philadelphia, PA 19107</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 6/9/20</b>  <b>Filing deadline: 5/8/20</b> <b>Filing deadline: 8/26/20</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$1425.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>5/13/20 at 9:30 AM</b> , Location: <b>Courtroom #3, 900 Market Street, Philadelphia, PA 19107</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	